

REMARKS

Claims 6, 7, 18, 20, 22 and 24 - 28 are in this application and are presented for consideration. Claims 20 and 27 have been amended and new claim 28 has been added.

The claims have been amended by this second amendment in response to the Advisory Action of October 25, 2004. In this Advisory Action, independent claim 6 and dependent claims 7 and 18 have been indicated to be allowed. Applicant thanks the Examiner for indicating the allowance of these claims.

The Office Action of July 8, 2004 indicates that claims 21 and 23 include allowable subject matter and would be allowable if rewritten in independent form. By this amendment, claim 20 has been amended to include the features of claim 21. Also new claim 28 has been added which includes the features of claims 20 and 23. The subject matter of claims 21 and 23 are now present in independent form as claims 20 and 28. These claims, and their dependent claims, should now be allowable.

Claim 20 has been amended to read better with regard to antecedent basis. It is Applicant's position that the antecedent basis would be understandable from the original claim, and the change only more clearly indicates the antecedent basis that would have been naturally assumed. Therefore the change to claim 20 is not a new issue.

Applicant again thanks the Examiner for indicating allowable subject matter. If the Examiner has any comments or suggestions which would further favorable prosecution of this application, the Examiner is invited to contact Applicant's representative by telephone to discuss possible changes.

It is position that this amendment now overcomes all of the rejections in this application. Applicant respectfully requests that this application be passed to issuance.

Respectfully submitted
For Applicant,

By:


Theobald Dengler
Reg. No. 34,575
(914) 941-5600

TD:jms

Enclosed: Petition for two Month Extension of Time
Credit Card Payment Form

70357.17

DATED: November 18, 2004
SCARBOROUGH STATION
SCARBOROUGH, NEW YORK 10510-0827
(914) 941-5600

SHOULD ANY OTHER FEE BE REQUIRED, THE PATENT AND TRADEMARK OFFICE
IS HEREBY REQUESTED TO CHARGE SUCH FEE TO OUR DEPOSIT ACCOUNT 13-
0410.